

- Why we have not resolved your complaint;
- Who is dealing with your complaint; and
- When we will contact you again.
- We will aim to resolve your complaint quickly but it may take longer if it is complex. We will keep you informed on a regular basis but if you need an update please call us on 0800 001 6633 and ask to speak to the person handling your complaint.

### **If we cannot reach agreement with you?**

If we can't agree a solution with you within eight weeks, we will:

- Send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision. OR
- Issue our final decision letter which will explain our final position.
- **The Financial Ombudsman Service**  
Our aim is to resolve all complaints internally. However, if after receiving our final decision letter, or if eight weeks have passed (this is sometimes referred to as the "eight-week rule"), you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The eight weeks start from the date a complaint is received anywhere in our business. Their contact details are shown below. Please note: Only complaints relating to the sale of financial services should be referred to FOS.

#### **Financial Ombudsman Service can be contacted in writing:**

Financial Ombudsman Service Exchange Tower

London

E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 44 20 7964 0500 (if calling from abroad)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further information can be obtained from the Financial Ombudsman Service's website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you are not satisfied with any aspect of our service or products relating to your finance agreement, please tell us about your complaint.

Telephone: 02031520613 Email: [beau@moola.global](mailto:beau@moola.global) Beau Holmes - Director